

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:	§	Case No. 14-42667
	§	
JO ANN JOHNSON	§	
	§	
	§	
Debtor(s)	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATION FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that David P. Leibowitz, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 South Dearborn Street, Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 9:30 a.m. on 09/24/2015, in Courtroom 680, United States Courthouse, 219 South Dearborn Street, Chicago, IL 60604. If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 08/31/2015

By: /s/ David P. Leibowitz
Trustee

David P. Leibowitz
420 West Clayton St
Waukegan, IL, 60085

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: § Case No. 14-42667
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JO ANN JOHNSON §
§
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Debtor(s) §

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$3,724.00
and approved disbursements of \$369.82
leaving a balance on hand of¹: \$3,354.18

Claims of secured creditors will be paid as follows: NONE

Total to be paid to secured creditors: \$0.00
Remaining balance: \$3,354.18

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
David P. Leibowitz, Trustee Fees	\$841.73	\$0.00	\$841.73
David P. Leibowitz, Trustee Expenses	\$8.08	\$0.00	\$8.08

Total to be paid for chapter 7 administrative expenses: \$849.81
Remaining balance: \$2,504.37

Applications for prior chapter fees and administrative expenses have been filed as follows: NONE

Total to be paid to prior chapter administrative expenses: \$0.00
Remaining balance: \$2,504.37

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of disbursement of the additional interest.

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

Total to be paid to priority claims: \$0.00
Remaining balance: \$2,504.37

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$45,383.72 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 5.5 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
1	Quantum3 Group LLC as agent for	\$302.02	\$0.00	\$16.66
2	Capital One Bank (USA), N.A.	\$2,740.89	\$0.00	\$151.25
3	Capital One Bank (USA), N.A.	\$3,753.86	\$0.00	\$207.15
4	Capital One Bank (USA), N.A.	\$1,838.53	\$0.00	\$101.45
5	Capital One Bank (USA), N.A.	\$2,856.17	\$0.00	\$157.61
6	US DEPT OF EDUCATION	\$26,184.53	\$0.00	\$1,444.92
7	PYOD, LLC its successors and assigns as assignee	\$221.53	\$0.00	\$12.22
8	PYOD, LLC its successors and assigns as assignee	\$2,391.65	\$0.00	\$131.98
9	Synchrony Bank	\$3,474.26	\$0.00	\$191.72
10	Synchrony Bank	\$1,261.66	\$0.00	\$69.62
11	Synchrony Bank	\$358.62	\$0.00	\$19.79

Total to be paid to timely general unsecured claims: \$2,504.37
Remaining balance: \$0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims:	<u>\$0.00</u>
Remaining balance:	<u>\$0.00</u>

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims:	<u>\$0.00</u>
Remaining balance:	<u>\$0.00</u>

Prepared By: /s/ David P. Leibowitz
Trustee

David P. Leibowitz
420 West Clayton St
Waukegan, IL, 60085

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Jo Ann Johnson
 Debtor

Case No. 14-42667-JPC
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: froman
 Form ID: pdf006

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Sep 01, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 03, 2015.

db
 22674850 +Jo Ann Johnson, 932 N. Central Park, 1st Floor, Chicago, IL 60651-3928
 22674852 +Bby/cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
 22674852 +CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)
 22674853 +Cap One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
 22674851 +Cap One, Po Box 30253, Salt Lake City, UT 84130-0253
 22674854 +Capl/bstby, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
 22674855 +Capl/carsn, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
 23266140 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 22674856 +Chase, Po Box 15298, Wilmington, DE 19850-5298
 22674857 +Comenity Bank/carsons, 3100 Easton Square Pl, Columbus, OH 43219-6232
 22674858 +Comenity Bank/fashbug, Po Box 182272, Columbus, OH 43218-2272
 22674859 +Comenity Bank/nwyrk&co, 220 W Schrock Rd, Westerville, OH 43081-2873
 22674862 +FBGS, 330 S WARMINSTER RD STE, HATBORO, PA 19040-3433
 22674861 +Fashion Bug/soanb, 1103 Allen Dr, Milford, OH 45150-8763
 22674865 +MICHAEL R. RICHMOND, 33 NORTH DEARBORN STREET, SUITE 1907, CHICAGO, IL 60602-3828
 22674866 +Peak 5, 6782 S Potomac St, Englewood, CO 80112-3915
 22674867 +Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
 22674871 +Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
 22674872 +Tnb - Target, Po Box 673, Minneapolis, MN 55440-0673
 23361380 +US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
 22674874 +Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

22674864 +E-mail/Text: ebnsterling@weltman.com Sep 02 2015 02:04:07 Kay Jewelers, 375 Ghent Rd,
 Fairlawn, OH 44333-4600
 23483184 +E-mail/PDF: resurgentbknofications@resurgent.com Sep 02 2015 01:59:03
 PYOD, LLC its successors and assigns as assignee, of Citibank, N.A.,
 Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
 23226515 E-mail/Text: bnc-quantum@quantum3group.com Sep 02 2015 02:04:21
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 22674868 +E-mail/PDF: gecsedirecoverycorp.com Sep 02 2015 07:41:12 Synch/jcp, Po Box 965007,
 Orlando, FL 32896-5007
 22674869 +E-mail/PDF: gecsedirecoverycorp.com Sep 02 2015 07:41:07 Synch/sams Club, Po Box 965005,
 Orlando, FL 32896-5005
 22674870 +E-mail/PDF: gecsedirecoverycorp.com Sep 02 2015 07:41:13 Synch/walmart, Po Box 965024,
 Orlando, FL 32896-5024
 23493602 E-mail/PDF: gecsedirecoverycorp.com Sep 02 2015 07:41:13 Synchrony Bank,
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
 22674873 +E-mail/Text: bankruptcy@unitedacceptance.com Sep 02 2015 02:04:37 United Acceptance Inc,
 2400 Lake Park Dr Se Ste, Smyrna, GA 30080-8993

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

22674860 Cottage Emergency Ph
 22674863* +Jo Ann Johnson, 932 N. Central Park, 1st Floor, Chicago, IL 60651-3928

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 03, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0752-1

User: froman
Form ID: pdf006

Page 2 of 2
Total Noticed: 29

Date Rcvd: Sep 01, 2015

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 31, 2015 at the address(es) listed below:

David P Leibowitz, ESQ dleibowitz@lakelaw.com,
il64@ecfcbis.com;ECF@lakelaw.com;dl@trustesolutions.com;dl@trustesolutions.net
Michael R Richmond on behalf of Debtor Jo Ann Johnson mrichmond@hellerrichmond.com,
G10227@notify.cincompass.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Thomas N Auwers on behalf of Debtor Jo Ann Johnson tauwers@hellerrichmond.com

TOTAL: 4